

**WHAT IS CLAIMED IS:**

1. A method of providing an integrated financial and transaction management services system over a network, the method comprising:

aggregating commercial transaction information including images to a central server computer configured to be accessed by a remote device, the commercial transaction information being associated with a commercial transaction;

communicating the commercial transaction information between the central server computer and the remote device; and

displaying commercial transaction information on a user interface at the remote device, whereby a seller and a buyer can do any one of access, manage, modify, maintain, and conclude their commercial transactions.

2. The method of claim 1, further comprising providing access to ancillary commercial transaction information to facilitate management, modification, maintenance, and conclusion of commercial transactions.

3. The method of claim 2, further comprising communicating the ancillary commercial transaction information to the remote device.

4. The method of claim 3, further comprising displaying ancillary commercial transaction information on a user interface at the remote device.

5. The method of claim 2, wherein the step of providing access to ancillary commercial transaction information comprises providing the remote device with access to the ancillary commercial transaction information on an external server computer.

6. The method of claim 1, wherein the step of aggregating commercial transaction information to a central server computer comprises receiving electronic

commercial transaction information, receiving paper-based commercial transaction information, converting the paper-based commercial transaction information into an electronic format and storing the received commercial transaction information in the central server computer.

5           7.       The method of claim 1, wherein the commercial transaction information comprises any one of an invoice, a purchase order, shipping documentation, check copies, check remittance information, credit memos, time tickets, and other documentation associated with commercial transactions.

10           8.       The method of claim 2, wherein the ancillary commercial transaction information comprises any one of electronic shipping information, bank account information, and other information necessary to manage, maintain, and conclude commercial transactions.

15           9.       The method of claim 1, wherein the step of aggregating commercial transaction information comprises linking commercial transaction information to the associated commercial transaction and accounts of a Buyer or Seller that are parties to the commercial transaction.

20           10.      The method of claim 1, further comprising facilitating the management, maintenance, and conclusion of commercial transactions by enabling external users to access the central server computer to review commercial transaction information.

          11.      The method of claim 1, further comprising facilitating the management, maintenance, and conclusion of commercial transactions by enabling external users to access the central server computer to communicate with other users regarding the commercial transaction information.

12. The method of claim 1, further comprising facilitating the management, maintenance, and conclusion of commercial transactions by enabling external users to access the central server computer to modify commercial transaction information.

5 13. The method of claim 1, further comprising facilitating the management, maintenance, and conclusion of commercial transactions by enabling external users to access the central server computer to reconcile modifications of commercial transaction information with an accounting system located at the remote device.

10 14. The method of claim 1, further comprising facilitating the management, maintenance, and conclusion of commercial transactions by enabling external users to access the central server computer to conclude and reconcile commercial transactions with an accounting system located at the remote device.

15 15. The method of claim 1, further comprising performing at least one operation with respect to the commercial transaction information, wherein the at least one operation involves a marketplace of any one of a Buyer, a Seller, a financial institution, and a company.

20 16. The method of claim 15, wherein the at least one operation performed by the Buyer comprises any one of financing, trade credit approval, dispute resolution, on-line payment, reconciliation of commercial transactions, vendor management, and commercial transaction management.

25 17. The method of claim 15, wherein the at least one operation performed by the Seller comprises any one of financing, management of financing relationship, trade credit approval requests, dispute resolution, initiation of advances from financing products, buyer management, download and reconciliation of transaction information, and commercial transaction management.

18. The method of claim 15, wherein the at least one operation performed by the financial institution comprise referring declinations, tracking declinations, tracking relationships established resulting from referral (sellers), gathering data on sellers, retrieving data on buyers transacting business with sellers, and providing  
5 information to modify content in the integrated financial and transaction management services system.

19. The method of claim 1, further comprising establishing an account for access to the integrated financial and transaction management services system.

20. The method of claim 1, further comprising performing domestic trade  
10 credit underwriting comprising the steps of:

receiving an application for trade credit from a seller; and

where there is sufficient information to make a recommendation,  
communicating a trade credit recommendation to a seller;

where there is not sufficient information to make a recommendation,  
15 obtaining additional information.

21. The method of claim 20, further comprising aggregating credit information to be used in making a recommendation.

22. The method of claim 20, further comprising aggregating credit information to be used in making a guarantee.

20 23. The method of claim 1, further comprising performing dispute resolution comprising the steps of:

receiving dispute information related to an invoice, the dispute information including information identifying the disputed invoice, the invoice having an invoice issuer and an invoice recipient;

communicating the dispute information to the invoice issuer; and

providing for communication between the invoice issuer and the invoice recipient to facilitate resolution of the dispute.

24. The method of claim 23, further comprising linking commercial transaction information to dispute communications.

25. The method of claim 1, further comprising performing transaction management comprising the steps of:

receiving commercial transaction information including any one of an invoice, a purchase order, shipping documents, and credit memos, the documents relating to a commercial transaction between a buyer and a seller;

storing commercial transaction information, including images, within the central server computer; and

providing access to commercial transaction documentation to both the buyer and the seller, commercial transaction documentation including commercial transaction information and ancillary commercial transaction information.

26. The method of claim 25, further comprising sending commercial account statements.

27. The method of claim 25, further comprising the receipt and application of electronic and paper-based payments.

28. The method of claim 27, further comprising storing payment information, including images, within the central server computer.

29. The method of claim 27, further comprising facilitating the management and collection of payments.

30. The method of claim 1, further comprising providing financing, comprising the steps of:

receiving information regarding a financing seeking party;

5 where there is sufficient information to make a proposal, making a proposal to provide financing to the financing seeking party;

where there is not sufficient information to make a proposal, obtaining additional information; and

if the proposal is declined, providing an alternative financing proposal.

10 31. The method of claim 1, wherein the step of displaying commercial transaction information on a user interface at the remote device comprises providing customized content for the display on the user interface based on company and user profiles.

15 32. The method of claim 1, further comprising electronically enabling off-line commercial transactions.

33. The method of claim 32, wherein the step of electronically enabling off-line commercial transactions comprises converting off-line documents into digital format using a facsimile to data device.

20 34. The method of claim 32, wherein the step of electronically enabling off-line commercial transactions comprises converting off-line documents into digital format using a scanning technology.

35. The method of claim 32, wherein the step of electronically enabling off-line commercial transactions comprises converting off-line documents into digital format by uploading documents from external computer systems.

36. The method of claim 1, further comprising:

receiving information regarding a financing seeking party;

when the financing seeking party does not meet financing parameters,  
referring the financing seeking party to an alternative financing provider.

5 37. A system comprising:

a memory storage device that maintains commercial transaction  
information for a plurality of companies;

10 a communication module that communicates commercial transaction  
information between a central server and a remote device, the communication  
module enabling the plurality of companies access to commercial transaction  
information; and

15 a processing module, the processing module being configured to  
perform operations using the commercial transaction information communicated by  
the communication module and stored by the memory storage device, the  
commercial transaction information operations being associated with financial and  
transaction management services.

38. The system of claim 37, wherein the processing module is configured  
to provide financing.

20 39. The system of claim 38, wherein the financing is in accordance with a  
declination referral model.

40. The system of claim 37, wherein the processing module is configured  
to perform any one of a financing function, a transaction management function, and  
a trade credit underwriting function.

41. The system of claim 37, wherein the commercial transaction information includes data and images associated with accounts receivable of a participant in the at least one marketplace.

42. The system of claim 37, wherein the processing module performs operations including the providing of commercial transaction information and images for display on a computer screen.

43. An integrated financial and transaction management services system, the system comprising:

means for aggregating commercial transaction information including images to a central server computer configured to be accessed by a remote device, the commercial transaction information being associated with a commercial transaction;

means for communicating the commercial transaction information between the central server computer and the remote device; and

means for displaying commercial transaction information on a user interface at the remote device, whereby a seller and a buyer can do any one of access, manage, modify, maintain, and conclude their commercial transactions.

44. The system of claim 43, further comprising means for performing domestic trade credit underwriting comprising:

means for receiving an application for trade credit from a seller; and

where there is sufficient information to make a recommendation, means for communicating a trade credit recommendation to a seller;

where there is not sufficient information to make a recommendation, means for obtaining additional information.



45. The system of claim 43, further comprising means for performing dispute resolution comprising:

means for receiving dispute information related to an invoice, the dispute information including information identifying the disputed invoice, the invoice having an invoice issuer and an invoice recipient;

means for communicating the dispute information to the invoice issuer; and

means for providing for communication between the invoice issuer and the invoice recipient to facilitate resolution of the dispute.

46. The system of claim 43, further comprising means for performing transaction management comprising:

means for receiving commercial transaction information including any one of an invoice, a purchase order, shipping documents, and credit memos, the documents relating to a commercial transaction between a buyer and a seller;

means for storing commercial transaction information, including images, within the central server computer; and

means for providing access to the commercial transaction documentation to both the buyer and the seller.

47. The system of claim 43, further comprising means for providing financing, comprising:

means for receiving information regarding a financing seeking party;

where there is sufficient information to make a proposal, means for making a proposal to provide financing to the financing seeking party;

where there is not sufficient information to make a proposal, means for obtaining additional information; and

if the proposal is declined, means for providing an alternative financing proposal.

5           48.    The system of claim 43, wherein the means for displaying commercial transaction information on a user interface at the remote computer comprises means for providing customized content for the display on the user interface based on a company profile.

10           49.    The system of claim 43, further comprising means for receiving a communication from a web site to initiate operations within the integrated financial and transaction management services system.

50.    The method of claim 1, further comprising performing domestic trade credit underwriting comprising the steps of:

receiving an application for trade credit from a seller;

15           communicating trade credit information to the seller as to facilitate a trade credit decision; and

linking the trade credit information to the application for trade credit.

20           51.    A method of aggregating information on providers of commercial transaction management services, trade credit analysis services, credit guaranteeing services, where the commercial transaction management services, trade credit analysis services, and credit guaranteeing services include services which facilitate any one of the management, maintenance, modification, and conclusion of commercial transactions, trade credit, and credit guaranteeing, the method comprising:

aggregating indicia of providers of commercial transaction management services, trade credit analysis services, credit guaranteeing services;

communicating the indicia for presentation at a remote device; and

receiving from the remote device a communication indicative of a  
5 selection of a provider of commercial transaction management services, trade credit analysis services, credit guaranteeing services.

52. The method of claim 51, further comprising communicating the selection of a provider of commercial transaction management services, trade credit analysis services, credit guaranteeing services to the selected provider.

10 53. The method of claim 51, further comprising communicating a matrix to display at a remote device, the matrix including names of providers of commercial transaction management services, trade credit analysis services, credit guaranteeing services.

15 54. The method of claim 53, wherein the matrix further comprises names of providers of commercial transaction management services, trade credit analysis services, and credit guaranteeing services having proprietary products and service offerings, these offerings being similar in nature and competing with any one of the product and service offerings of a central transaction management and financial services system.

20 55. The method of claim 51, further comprising communicating hypermedia links associated with the providers of commercial transaction management services, trade credit analysis services, and credit guaranteeing services.

25 56. A method of aggregating information on providers of technology enabling any one of the management, maintenance, modification, and conclusion of

commercial transactions, trade credit analysis, and credit guaranteeing, the method comprising:

aggregating indicia of providers of technology enabling any one of the management, maintenance, modification, and conclusion of commercial transactions, trade credit analysis, and credit guaranteeing; and

communicating the indicia of providers of technology enabling any one of the management, maintenance, modification, and conclusion of commercial transactions, trade credit analysis, and credit guaranteeing for presentation at a remote device.

57. A method of compiling information on providers of commercial transaction management services, trade credit analysis services, and credit guaranteeing services, where the services include services which facilitate any one of the management, maintenance, modification, and conclusion of commercial transactions, trade credit analysis, and credit guaranteeing, the method comprising:

compiling a list of names and information associated with providers of commercial transaction management services, trade credit analysis services, and credit guaranteeing services; and

communicating the list associated with providers of commercial transaction management services, trade credit analysis services, and credit guaranteeing services for presentation at a remote device.

58. The method of claim 19, wherein the step of establishing an account further comprises, for a seller, permitting the seller to establish trade credit guidelines.

59. The method of claim 58, if the seller desires to establish trade credit guidelines, wherein the step of permitting the seller to establish trade credit

guidelines further comprises communicating possible criteria from which the seller chooses desired trade credit guidelines.

60. A method of providing a guarantee as to the financial ability of a buyer to pay commercial obligations to a seller, the method comprising:

5 communicating information on a buyer to guarantee providers, wherein the guarantee providers include any one of credit insurance companies, factoring companies, and companies providing guarantees of commercial concerns' ability to pay obligations;

receiving responses from the guarantee providers; and

10 presenting at least one response to a seller.

61. The method of claim 60, further comprising: selecting the most favorable response from the guarantee providers; and providing the most favorable response to a seller.

15 62. The method of claim 60, wherein the seller can select the presented guarantee from a list.

63. A method of providing a guarantee as to the financial ability of a buyer to pay commercial obligations to a seller, the method comprising:

20 evaluating a buyer to determine whether the buyer meets system-determined underwriting criteria, the system-determined underwriting criteria being variables used to determine the financial ability of the buyer to pay commercial obligations and whether the system should assume the risk of non-payment due to financial inability; and

if the buyer does not meet system-determined underwriting criteria, seeking an alternative provider for the guarantee by determining whether sufficient

information exists to match application information on a buyer with required underwriting information provided as part of the underwriting guidelines of a plurality of alternative guarantee providers; and, if the required underwriting information exists, matching application information on the buyer to underwriting guidelines of a plurality of alternative guarantee providers and determining whether one or more matches exist.

64. The method of claim 63, if the seller accepts the guarantee, further comprising notifying a guarantee provider of the accepted guarantee.

65. A method of providing a guarantee as to the financial ability of a buyer to pay commercial obligations to a seller, the method comprising:

evaluating the buyer to determine whether the buyer meets system-determined underwriting criteria, the system-determined underwriting criteria being variables used to determine the financial ability of the buyer to pay commercial obligations and whether the system should assume the risk of non-payment due to financial inability; and

if the buyer does not meet system-determined underwriting criteria: communicating information on a buyer to guarantee providers, wherein the guarantee providers include any one of credit insurance companies, factoring companies, and companies providing guarantees of commercial concerns' ability to pay obligations;

receiving responses from the guarantee providers; and

presenting at least one response to a seller.

66. A method of providing a guarantee as to the financial ability of a buyer to pay commercial obligations to a seller, the method comprising:

determining whether sufficient information exists to match application information on a buyer with required underwriting information provided as part of the underwriting guidelines of a plurality of alternative guarantee providers;

5 if the required underwriting information exists, matching application information on a buyer to underwriting guidelines of a plurality of alternative guarantee providers and determining whether one or more matches exist;

presenting the one or more match to a seller.

67. A method of aggregating information on providers of commercial transaction management services, where the commercial transaction management services include guaranteeing credit, the method comprising:

aggregating indicia of providers of commercial transaction management services; and

communicating the indicia for presentation at a remote device.

68. The method of claim 67, wherein the step of aggregating indicia of providers of commercial transaction management services further comprises communicating a matrix to present at a remote device, the matrix including names of providers of commercial transaction management services.

69. The method of claim 68, wherein the matrix further comprises names of providers of commercial transaction management services having proprietary products and service offerings, these offerings being similar in nature and competing with any one of the product and service offerings of a central transaction management and financial services system.

70. The method of claim 67, further comprising communicating hypermedia links associated with the providers of commercial transaction management services.

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